

FOREWORD

Right after graduation from college, I taught Physics at the University of San Carlos in Cebu. Judging from my students' feedback, I was pretty good at it. Although, *pwede rin na sipsip lang talaga ang mga estudyante ko noon*. Physics is one of the most dreaded subjects in college and many students just hate it. The biggest challenge of any Physics teacher is finding ways to explain it in simple terms so that students can easily understand. I'm convinced that I succeeded back then because there were only a few who stared blankly at the wall, floor or ceiling during the final exams.

Since then I have made it a point to always describe things in the simplest possible way to enhance learning and understanding. *Kaya madalas pinapaubaya sa akin ni Liberty Ann ang pagpapaliwanag kay Avah ng mga pinag-aralan nila sa school*. Even when I was working in a bank and until now that I am a personal money management coach, I have used the same simple approach to teaching and sharing ideas.

In my own quest to learn about personal finance, I discovered that a huge number of people have no idea what it's all about. And many of those who are familiar with it find the subject boring or difficult to understand. *Nakakalungkot, dahil napakahalaga pa naman nito para sa magandang kinabukasan ng pamilya*. Being a teacher at heart, I vowed to help ordinary people understand personal finance. So for the past five years I have been conducting

seminars on personal money management and recently put up a modest personal finance website (www.pinoysmartsavers.com).

However, I figured that I'm not reaching enough people to make a considerable impact. Although thousands are able to read and access the articles and guides that I've been writing and distributing through electronic means, this is still a very small number compared to the millions of families who need help with managing their finances. *Paano naman yung walang access o hindi marunong sa internet at yung mga nasa malalayo at hindi makaka-attend ng seminar?* My answer to this question is the book you are holding now.

This is not an inspirational book but a "how-to" book. Although it will likely inspire and motivate you, the main purpose of the book is to show you exactly what you can do to manage your money properly. Since Pinoys love to follow numbered instructions I have carefully organized the topics into 12 steps, starting with the basic ideas of money management and wealth building and smoothly progressing to the more advanced concepts. I have also written the book using plain English and Tagalog to make sure that ordinary Filipinos will understand. *Kahit na zero ang alam mo sa personal finance masusundan mo pa rin ang mga nakasulat dito. At kahit may alam ka na, meron ka pa ring mapupulot na mahahalagang bagay.*

I envision this book to be in every family's home, as a handy and practical guide on Pinoy personal finance. Whether you are a government or private employee, an OFW, a professional or an entrepreneur and whether you have no money, little money or lots of money that you don't know how to manage, you will find the tips and strategies in here very useful. It is packed with information

that can easily fill two or more books had I chosen to stretch the discussions. *Pero ayaw kong maubos ang oras ninyo sa pagbabasa, kaya pinagkasya ko na lahat sa iisang libro.* Everything you need to know to get started with personal money management and wealth building is here. So do not expect a Part 2.

I sprinkled the book's pages with timeless Filipino sayings that seem to have been forgotten or ignored by the younger generations; *mga walang kupas na mga kasabihan na dapat palagi nating tatandaan at gamiting gabay sa wastong pamumuhay, kagaya nito:*



Ang kaginhawaan ay nasa kasiyahan,
at wala sa kasaganaan.

What you have in your hands now is one of the most valuable tools that can help you achieve financial freedom. Use it wisely. Read, re-read and read again and understand it well so you will have the power to reach for your dreams.

Turn the page and start your education towards a brighter financial future.